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ABSTRACT

The National Assessment of Educational Progress (NAEP) encountered problems when developing a comprehensive assessment of consumer skills of 17-year-olds in 1978. When NAEP conducted a nationwide assessment of basic life skills of 17-year-olds in 1977, there was considerable interest in the consumer skills portion. Therefore, it was decided to prepare a comprehensive assessment program of skills in areas of personal finance, consumer protection, consumer behavior, economics, and energy. However, because this topic had not been part of the regular assessment schedule, funds and time were limited. A set of consumer objectives prepared by the Duval County Public School System in Jacksonville, Florida was used as a guideline in developing the assessment. Problems encountered during this stage included translation of the Florida curriculum objectives into measurement objectives, and unfamiliarity with developing paper-and-pencil instruments in areas of consumer behavior and economics. During the item reviews, questions were raised about content. Reviewers had difficulty agreeing on whether the items should merely test each student's knowledge of his own behavior, or test knowledge of group and industrial behavior. In solving the problems, efforts were made to simplify language and relate important concepts to particular consumer problems. Plans for administration of the assessment in the spring of 1978 and dissemination of results are also described. (AV)

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NATIONAL ASSESSMENT'S CONSUMER SKILLS ASSESSMENTS

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BASIC LIFE SKILLS ASSESSMENT -- 1977

Consumer Skills Portion of the Basic Life Skills (BLS) Assessment

In 1975, National Assessment began planning for a nationwide assessment of basic life skills of 17-year-olds. Among the areas identified by consultants as important for inclusion in such an assessment was the area of consumer skills. The consumer skills portion focused primarily on personal finance and consumer protection. Consumer education specialists developed approximately 50 items measuring the consumer skills portion of the BLS objectives. The BLS assessment, containing the consumer skills items, was conducted in the spring of 1977. A list of the subjects covered in the consumer portion of the BLS assessment is provided in Appendix A.

Dissemination of BLS Assessment Items

Following the nationwide BLS assessment, each of the 830 schools and districts involved in the assessment were offered all of the items that had been administered. Approximately 400 of these schools and districts indicated an interest and were sent the materials. In addition, a set of the items was sent to each state department of education. The availability of the BLS items was announced in the NAEP Newsletter, and the item set is included in the NAEP Publications List.

Dissesmination of BLS Assessment Results

In the spring of 1978, a manual showing results of the basic life skills survey will be published. This manual will show the percentages of correct responses for each of the items administered in the BLS assessment for the following reporting variables -- nation, region of the country and sex. The manual will be announced through the NAEP Newsletter and NAEP Publications List. A copy of the manual will be sent to the following:

1. schools and districts that received the BLS assessment items;
2. consultants involved in the development and review of the BLS materials;
3. anyone ordering the BLS materials through the NAEP Newsletter and NAEP Publications List; and
4. directors of the major consumer organizations listed in the Directory of Consumer Organizations.

Consumer Skills Assessment -- 1978

Decision to Conduct an Expanded Consumer Skills Assessment

As a result of the interest shown by various individuals and organizations in the consumer skills portion of the BLS assessment and the public concern generated by a National Assessment report on consumer math ability,

National Assessment staff decided to explore the possibility of conducting an expanded consumer skills assessment of 17-year-olds in 1978. Consumer specialists indicated that if National Assessment wanted to conduct a comprehensive assessment of consumer skills in addition to the areas of personal finance and consumer protection, the following areas would have to be added: consumer behavior, economics and energy.

In deciding about the feasibility of a consumer assessment, National Assessment was faced with both monetary and time problems. Since the consumer area was not a part of the regular assessment schedule, funds and time were not sufficient to provide for the normal National Assessment objectives and item development stages.

The Office of Consumer Affairs in Washington suggested that a set of consumer objectives prepared by the Consumer Education Curriculum Development staff of the Duval County Public School System in Jacksonville, Florida, under a Title III ESEA grant, might serve as a guideline for the development of a consumer skills assessment. This set did not contain energy objectives; however, National Assessment had just completed the preparation of an energy assessment for young adults, and the National Assessment staff felt that many of the items in the energy assessment would be appropriate for 17-year-olds. National Assessment decided to proceed with the development of an expanded consumer skills assessment based on the availability of the Duval County objectives, the National Assessment energy items and the National Assessment staff's experience in developing consumer skills items in the BLS assessment.

Development and Review of Consumer Skills Items

The development and review of the exercises for the consumer skills assessment took place during the winter and spring months of 1976. In Appendix B is a list of the individuals involved in the development and review.

Problems Encountered During Development

The following major problems occurred during the development stage:

1. The developers of the assessment exercises had considerable difficulty in using the Duval County objectives as a guideline in development. These objectives were curriculum rather than measurement objectives and they were stated in such general terms that it was difficult to create specific assessment exercises.

2. A number of the areas within the consumer skills assessment, such as the behavior and economics areas, had never been assessed before. There was very little experience with developing suitable items in these areas. The development of the behavior area was particularly difficult, since it was necessary to develop pencil-and-paper instruments that adequately assessed 17-year-olds' awareness of their own consumer behavior as well as their knowledge of the motivation and behavior of others.

3. Field tryout results of the consumer items revealed that the students with language or reading difficulties had a particularly difficult time with the vocabulary and reading complexity of a number of the items.

Problems Encountered During the Reviews

During the reviews of the items following the field tryouts, a number of questions were raised about the overall content of the items that had been developed. Some of the major issues raised during these reviews were:

1. Personal Finance. Except for technical revisions of individual items, there appeared to be general agreement among the reviewers regarding the concepts covered.

2. Consumer Protection. The reviewers had some difficulty in agreeing on the content that should be included. For example, a number of the reviewers felt knowledge of nutrition was a home economics skill and not a consumer skill, despite the fact that many consumer-protection materials contain sections on developing good nutritional practices. During the development, it also became apparent that there was a great deal of overlap in content between this area and the other areas. For example, exercises dealing with knowledge about good purchasing techniques could often be classified under the topics of protection, finance or behavior.

3. Consumer Behavior. In a number of the items, particularly those dealing with the student's knowledge of the consumer behavior of others, the situations presented in the items were viewed by reviewers as being extremely vague and questionable as to their accuracy. There was also considerable debate over whether the items should focus on determining the consumer behavior of the students assessed or finding out whether the students know anything about the consumer behavior patterns of others.

4. Consumer Economics. The reviewers viewed the majority of the economics questions as the type of theoretical questions one might see administered in a college economics course. Many reviewers did not see the relationship between the economics questions and important day-to-day consumer issues for 17-year-olds.

5. Energy. The reviewers noted that the knowledge items selected from the adult assessment for use for 17-year-olds focused mainly on the knowledge about the individual's consumption of energy. They expressed a desire to include items about the students' awareness of the commercial and industrial uses and misuses of energy.

During a series of regional conferences with members of some of the larger school districts in the country, the conferees had an opportunity to review the consumer items. While the participants agreed that the concepts expressed in these items were important for 17-year-olds to understand,

they were concerned that the students would not do well in the assessment because they had not been exposed to consumer skills concepts in school. They felt deficiencies noted in the assessment would bring pressure from boards of education and parents to include consumer skills instruction in the curriculum. Some educators were concerned that the addition of another area of responsibility would be a burden on school staffs. Other educators raised questions as to whether the development of consumer skills might not be the responsibility of parents or the public rather than the school.

Approaches to the Solution of Problems

The following decisions were made in order to address the major issues raised during the development and review of the items:

1. Guide for Development. The developers used the topics and general statements in the Duval County objectives as a guide in identifying important concepts and then turned to other consumer information sources -- such as the Consumer Survival Kit published by the Maryland Center for Public Broadcasting -- for ideas about critical day-to-day consumer situations for the content of the items.

2. Readability. During the revision of items following tryouts, a particular effort was made to simplify the language and reduce the complexity of the exercises. However, in a number of exercises, vocabulary that was apparently difficult for students had to be retained because this vocabulary was an integral part of the concept being assessed (i.e., installment contract, warranty and inflation).

3. Definition of Consumer Protection. No attempt was made to make strict delineations between consumer protection and other areas. It was recognized as possible for a concept to be important in a number of consumer areas and, therefore, the item measuring that concept could conceivably relate to more than one area.

4. Content of Consumer Behavior Items. The specialists in this area decided to include both items measuring student behavior and items assessing student knowledge of the consumer behavior patterns of others. Those behavior items that were designated by the reviewers as being too vague were either eliminated or made more specific. In those items measuring the student knowledge of the behavior patterns of others, the developers included only those items where the correct responses were based on generally accepted research or consumer behavior.

5. Nature of Consumer Economics Questions. The economists revised the exercises with the advice of a number of consumer specialists familiar with day-to-day consumer problems in order to produce exercises that related important economic concepts to particular consumer problems. Certain items measuring essential concepts of general economic theory were retained.

6. Energy. Exercises that tapped the student's knowledge about the utilization and control of energy sources by commercial and industrial organizations were added.

7. Reply to Educators' Concerns. The development of the consumer assessment was motivated by requests from educators and consumer specialists for NAEP to try to measure student knowledge and attitudes on consumer issues. The report will describe the assessment results to the public and will be primarily informational rather than an interpretation of why students have certain strengths or weaknesses in their knowledge about consumer situations. After the results are published, it will be up to the educators, consumer specialists and the public to determine any action that may be needed in the area of consumer education.

Administration of the Consumer Skills Assessment

The nationwide consumer skills assessment will be conducted in the spring of 1978. Approximately 115 consumer items will be administered to a representative national sample of 17-year-olds. The number of items is not a true indication of the number of questions asked because a large number of the items contain more than one question about a particular subject. In addition to the items, there is a series of background questions that will indicate if 17-year-olds have taken courses that provide consumer skills information and identify where students have acquired consumer skills. At the same time the consumer skills assessment is being administered, a mathematics assessment will be conducted at the 17-year-old age level. Approximately 25 items in this assessment will be concerned with consumer math problems. A list of topics and subjects covered by the consumer skills and consumer math assessments is shown in Appendix A.

Dissemination of Consumer Skills Assessment Items

Immediately following the consumer skills assessment in May 1978, the items will be offered at cost to the following:

1. consultants involved in the development and review of consumer materials;

2. directors of the consumer organizations listed in the Directory of Consumer Organizations;

3. directors of assessment programs in the state education departments;

4. 600 schools and districts involved in the consumer assessment;

5. participants of the November 1976 and 1977 Consumer Education "Catch Up" conference sponsored by the Office of Consumer Education; and

6. people whom consultants or other leaders in the consumer field suggest would be interested in the materials.

The availability of the items will be announced through the NAEP Newsletter and the NAEP Publications List.

Dissemination of Results of Consumer Skills Assessment

The report of results of the assessment should be available by the fall of 1979. Prior to the release of the results to the general public, National Assessment will conduct briefings with leading consumer specialists and legislators concerning the results of the assessment. The report of the results will be made available to the following at a nominal cost:

1. selected consumer specialists, legislators and media focusing on the consumer area;

2. all people and organizations who received copies of the items; and

3. any people or organizations who indicate an interest in the results once they are published. The NAEP Newsletter and NAEP Publications List will again indicate the availablity of the results.

Additional Service Provided by National Assessment

National Assessment staff can provide:

1. description of the procedures used in development and administration of the consumer assessment;

2. the actual items used; and

3. a description of the results.

However, because of the limited staff available for extensive technical assistance to users of the materials and/or procedures, most of the technical assistance will be provided by phone or by correspondence.

Appendix A

Consumer Topics and General Subjects Covered in Consumer and Math Assessments

Behavior

*Advertising
*Decision Making
*Shopping

Contracts

*Credit Cards
*Installments
*Rental
*Warranties

Economics

Business
Employment
Fluctuations
Government Policy
Marketing
Money and Income
Prices
Supply and Demand
Taxes

Energy

Attitudes
Conservation
Consumption
Control
Sources

Finances

*Banking (Savings and Checking)
*Budgeting
*Cost Calculations
*Credit
*Insurance
Investing
*Taxes

Math (Basic Math Assessment)

Calculating:
- Earnings
- Finance Charges
- Miles per Gallon
- Percent Discount
- Profit
- Sales Tax
- Simple Interest

Purchase Problems (Price and Amount)
Reading Graphs and Statements

Purchases

*Appliances
*Auto
Burial
*Clothing
Education
*Food
Housing
*Information
*Medicine

Protection/Redress/Rights

Consumer Actions
*Housing
*Legal Actions
Organizations
*Product Safety
*Purchases

*Subjects also covered in consumer portion of BLS assessment

Appendix B

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